

Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ARLENE E. LESTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

DEFAULT O/E JAD

Bankruptcy No. 14-70784-JAD

Chapter 13

Related to Doc. No. 51

ORDER OF COURT

AND NOW, this 27th day of January, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED

1/27/20 9:53 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA



mas

JEFFERY A. DELLER

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Arlene E. Lester
 Debtor

Case No. 14-70784-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db
 13951303 +Arlene E. Lester, 278 Plummer Road, Sidman, PA 15955-3504
 13951304 +Advanced Call Center Technologies, LLC, P.O. Box 9091, Gray, TN 37615-9091
 13951305 +Allegheny Anesthetists, LLC, P.O. Box 108, Hollidaysburg, PA 16648-0108
 13951309 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14015329 +Embrace Home Loans, P.O. Box 8068, Virginia Beach, VA 23450-8068
 14697539 +Embrace Home Loans, Inc., 3637 Sentara Way, Virginia Beach, VA 23452-4262
 13951311 +Embrace Home Loans, Inc., P.O. Box 19409, Charlotte, NC 28219-94
 13951312 +Holiday Financial Serv, 1451 Scalp Ave Ste 1, Johnstown, PA 15904-3334
 13951313 +Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 14697813 +McKelvey Oil Company, Inc., 447 Eisenhower Blvd., Johnstown, PA 15904-4400
 13951319 +Roundpoint Mortgage Servicing Corp., as Servicer for Embrace Home Loans,
 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
 +Western PA Orthopedic & Sports Medicine, 2 Celeste Drive, Johnstown, PA 15905-2832

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 13975982

E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 28 2020 03:28:58
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13951307 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 28 2020 03:29:11 Capl/Bstby,
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 13951308 +E-mail/Text: bankruptcy@cavps.com Jan 28 2020 03:23:25 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 13951514 +E-mail/Text: bankruptcy@cavps.com Jan 28 2020 03:23:25 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13951310 +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 03:29:24 GECRB/JCP, P.O. Box 960090,
 Orlando, FL 32896-0090
 14005997 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 28 2020 03:29:28
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13951316 +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 03:29:10 Synch/Jcp, Po Box 965007,
 Orlando, FL 32896-5007
 13951317 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 28 2020 03:22:38
 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
 13951318 +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 03:29:10 Walmart/GECRB, P.O. Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 13951306 Embrace Home Loans, Inc.
 13951314 ##+Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
 13951315 ##+Northwest Consumer Dis, 500 Galleria Dr Ste 164, Johnstown, PA 15904-8902
 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 1, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: culy
Form ID: pdf900

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jan 27, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Embrace Home Loans, Inc. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Arlene E. Lester thedebraters@aol.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5